

PREPARED BY AND RETURN TO:
REALTY TITLE
6397 GOODMAN RD SUITE 109
OLIVE BRANCH, MS 38654
662-893-8077

8/23/06 10:32:24 53
BK 537 PG 522
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

06080391

This instrument prepared by:

Fred A. Ross Jr.

Attorney for CARTUS FINANCIAL CORPORATION

499 South President Street / P.O. Box 23429

Jackson, MS 39201/39225-3429

601-960-4550 Cartus File # 1688424

WARRANTY DEED AND SPECIAL POWER OF ATTORNEY

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, the undersigned, **Pilar Munguia, A Single Person** does hereby sell, convey and warrant unto CARTUS FINANCIAL CORPORATION, A DELAWARE CORPORATION, the following described land and property lying and being situated in De Soto County, Mississippi, to-wit:

Lot 621, Section "E", Tipton-Pollard PUD, located in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 89, Pages 27-28 in the office of the Chancery Clerk of DeSoto County, Mississippi.

THIS CONVEYANCE is made subject to any and all applicable building restrictions, restrictive covenants, rights-of-way, easements and mineral reservations of record.

IT IS AGREED AND UNDERSTOOD that ad valorem taxes for the current year have been prorated.

AND I DO BY THESE PRESENTS make, constitute and appoint Cartus Financial Corporation, a Delaware Corporation ("Agent") and/or Mid South Title Agency, Inc, a Mississippi Corporation ("Agent") and/or its authorized and designated agents or representatives, as our true and lawful agent and attorney-in-fact to do and perform for us in our name, place and stead, and for our use and benefit, to execute a standard form lien waiver and any other documents necessary for delivery of this deed and to complete the sale of the property herein described, including, but not limited to, the HUD-1 Settlement Statement, HUD-1 Certification, Affidavit of Purchaser and Seller, Lender Assumption Statements and/or Modification Agreement, Lender Compliance Agreement, and any other documents required for said sale and conveyance. We further give and grant unto our Agent full power and authority to do and exercise of any of the foregoing powers as fully as we might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that our Agent shall lawfully do or cause to be done by virtue hereof. This Power of Attorney shall not be affected by disability, incompetency or incapacity of Principal, and shall be governed by the laws of the State of Mississippi. This Power of Attorney is coupled with an interest and shall remain in force and effect until the sale contemplated is closed, and shall not be revoked by either of the undersigned prior to said time.

Realty

